

## **Broome County Municipality Insurance Information**

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**Broome County Municipality Insurance  
Information Approximate Number of Plans**

Municipality	Individual Active	Family Active	Individual Retired Not Medicare Eligible	Family/2- Person Retired Not Medicare Eligible	Individual Retired Medicare Eligible	Miscellaneous Plans		Total Number of Plans
						Other Plans	Other Plans 2	
City of Binghamton	94	244	134	165	0	0	0	<b>637</b>
City of Binghamton (Teamsters)	48	79	15	1	83	49	7	<b>282</b>
Town of Barker	1	2	0	0	0	0	0	<b>3</b>
Town of Binghamton								
Town of Chenango	11	20	2	1	10	0	0	<b>44</b>
Town of Colesville								
Town of Conklin	9	5	3	4	3	9	4	<b>37</b>
Town of Dickinson	3	8	2	0	0	0	0	<b>13</b>
Town of Fenton								
Town of Kirkwood	3	4	3	0	5	1	12	<b>28</b>
Town of Lisle								
Town of Maine	5	5	0	0	11	8	0	<b>29</b>
Town of Nanticoke								
Town of Sanford								
Town of Triangle								
Town of Union	34	98	32	12	58	0	0	<b>234</b>
Town of Vestal	24	103	12	21	53	1	0	<b>214</b>
Town of Windsor								
Village of Deposit								
Village of Endicott	32	103	21	57	218	0	0	<b>431</b>
Village of Johnson City	32	107	25	28	38	0	0	<b>230</b>
Village of Lisle	0	0	0	0	0	0	0	<b>0</b>
Village of Port Dickinson								
Village of Whitney Point								
Village of Windsor	2	2	0	0	2	0	0	<b>6</b>
<b>Grand Total</b>	<b>298</b>	<b>780</b>	<b>249</b>	<b>289</b>	<b>481</b>	<b>68</b>	<b>23</b>	<b>2188</b>

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Monday, November 21, 2005

**Broome County Municipality Insurance Information**  
**Approximate Annual Spending by Plan Type**

Municipality	Individual Active	Family Active	Individual Retired Not Medicare Eligible	Family/2-Person Retired Not Medicare	Individual Retired Medicare Eligible	Miscellaneous plans		Total Number of Plans
						Other Plans	Other Plans 2	
City of Binghamton	\$499,234	\$3,152,480	\$692,914	\$2,059,860	\$0	\$0	\$0	<b>\$6,404,488</b>
City of Binghamton (Teamsters)	\$196,416	\$900,442	\$89,415	\$17,694	\$388,357	\$415,079	\$84,785	<b>\$2,092,188</b>
Town of Barker	\$5,360	\$25,018	\$0	\$0	\$0	\$0	\$0	<b>\$30,378</b>
Town of Binghamton								
Town of Chenango	\$68,313	\$318,064	\$12,420	\$15,903	\$62,102	\$0	\$0	<b>\$476,802</b>
Town of Colesville								
Town of Conklin	\$48,240	\$70,060	\$16,080	\$44,132	\$16,080	\$99,297	\$44,132	<b>\$338,021</b>
Town of Dickinson	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Town of Fenton								
Town of Kirkwood	\$10,888	\$38,334	\$10,888	\$0	\$18,147	\$7,368	\$88,416	<b>\$174,041</b>
Town of Lisle								
Town of Maine	\$27,595	\$72,264	\$0	\$0	\$40,709	\$90,814	\$0	<b>\$231,383</b>
Town of Nanticoke								
Town of Sanford								
Town of Triangle								
Town of Union	\$191,590	\$1,346,814	\$180,320	\$164,916	\$326,830	\$0	\$0	<b>\$2,210,470</b>
Town of Vestal	\$107,340	\$1,151,668	\$53,670	\$234,806	\$237,044	\$4,473	\$0	<b>\$1,789,001</b>
Town of Windsor								
Village of Deposit								
Village of Endicott	\$173,350	\$1,411,945	\$113,761	\$781,367	\$1,033,974	\$0	\$0	<b>\$3,514,398</b>
Village of Johnson City	\$163,200	\$1,326,372	\$127,500	\$347,088	\$193,800	\$0	\$0	<b>\$2,157,960</b>
Village of Lisle	\$0	\$0	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Village of Port Dickinson								
Village of Whitney Point								
Village of Windsor	\$10,719	\$10,190	\$0	\$0	\$0	\$0	\$0	<b>\$20,909</b>
<b>Grand Total</b>	<b>\$1,502,246</b>	<b>\$9,823,650</b>	<b>\$1,296,968</b>	<b>\$3,665,766</b>	<b>\$2,317,043</b>	<b>\$617,031</b>	<b>\$217,333</b>	<b>\$19,440,038</b>

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Monday, November 21, 2005

## Broome County Municipality Insurance Information

### Municipality Insurance Details

<b>City of Binghamton</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	94	\$5,311.00	10%	20% up to \$600
Current Insurer:	Blue Cross/Blue Shield - Covers all except Teamsters	Family Active	244	\$12,920.00	10%	20% up to \$600
Annual budget for coverage:	2006 - \$6.7 million for health insurance; \$1.3 million employee/retiree contributions	Individual Retired not Medicare Eligible	134	\$5,171.00	25%	20% up to \$600; No dental, vision
Employee contribution:	Employee - Up to 10% dependent on Union; Retiree - 25% Widows/Widowers 100%	Family Retired not Medicare Eligible	165	\$12,484.00	25%	20% up to \$600; No dental, vision
Municipality's liability or exposure:	BC/BS we are liable for claims, administrative costs and stop loss; Teamsters - we pay premium	Individual Retired Medicare Eligible	0	\$0.00		
		Additional Plans	0	\$0.00		
			0	\$0.00		
<b>City of Binghamton (Teamsters)</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:		Individual Active	48	\$4,092.00	10%	N/A
Current Insurer:		Family Active	79	\$11,398.00	10%	N/A
Annual budget for coverage:		Individual Retired not Medicare Eligible	15	\$5,961.00	25%	N/A
Employee contribution:		Family Retired not Medicare Eligible	1	\$17,694.00	25%	N/A
Municipality's liability or exposure:		Individual Retired Medicare Eligible	83	\$4,679.00	25%	N/A
		Additional Plans 2-Person Active	49	\$8,471.00	10%	N/A
		2-Per. Ret. Not Medicare Eligible	7	\$12,112.08	25%	N/A
<b>Town of Barker</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	1	\$5,360.00	\$50 deductible	
Current Insurer:	Excellus Blue Cross/Blue Shield	Family Active	2	\$12,509.00	\$100 deductible	
Annual budget for coverage:	60% = \$18,227	Individual Retired not Medicare Eligible	0	\$0.00		
Employee contribution:	40% Individual x 1 = \$2,144; Family x 2 = \$10,008	Family Retired not Medicare Eligible	0	\$0.00		
Municipality's liability or exposure:	None	Individual Retired Medicare Eligible	0	\$0.00		
		Additional Plans	0	\$0.00		
			0	\$0.00		

## Municipality Insurance Details

<b>Town of Binghamton</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription	
Interested in investigating shared insurance?:		Individual Active				
Current Insurer:		Family Active				
Annual budget for coverage:		Individual Retired not Medicare Eligible				
Employee contribution:		Family Retired not Medicare Eligible				
Municipality's liability or exposure:		Individual Retired Medicare Eligible				
		Additional Plans				
<b>Town of Chenango</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription	
Interested in investigating shared insurance?:	Yes	Individual Active	11	\$6,210.27	\$100	\$5-\$15-\$30
Current Insurer:	Excellus Blue Cross/Blue Shield	Family Active	20	\$15,903.20	\$100	\$5-\$15-\$30
Annual budget for coverage:	\$614,000	Individual Retired not Medicare Eligible	2	\$6,210.00	\$100	\$5-\$15-\$30
Employee contribution:	Employee contributions are based on dates of hire. Our bi-weekly deductions range from \$15 to \$250.78	Family Retired not Medicare Eligible	1	\$15,903.00	\$100	\$5-\$15-\$30
Municipality's liability or exposure:	None	Individual Retired Medicare Eligible	10	\$6,210.20	\$100	\$5-\$15-\$30
		Additional Plans	0	\$0.00		
			0	\$0.00		
<b>Town of Colesville</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription	
Interested in investigating shared insurance?:		Individual Active				
Current Insurer:		Family Active				
Annual budget for coverage:		Individual Retired not Medicare Eligible				
Employee contribution:		Family Retired not Medicare Eligible				
Municipality's liability or exposure:		Individual Retired Medicare Eligible				
		Additional Plans				

## Municipality Insurance Details

<b>Town of Conklin</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	9	\$5,360.00	\$804	N/A
Current Insurer:	Blue Cross/Blue Shield until Dec 2005 Excellus Blue EPO - starting Jan 1, 2006	Family Active	5	\$14,012.00	\$2,102	N/A
Annual budget for coverage:	2005 - \$280,900 2006 - \$232,400	Individual Retired not Medicare Eligible	3	\$5,360.00	\$804	N/A
Employee contribution:	15%	Family Retired not Medicare Eligible	4	\$11,033.00	\$1,655	N/A
Municipality's liability or exposure:	85% of gross cost	Individual Retired Medicare Eligible	3	\$5,360.00	\$804	N/A
		Additional Plans 2- Person Active	9	\$11,033.00	\$1,655	N/A
		2 Per. Ret. Medicare Eligible	4	\$11,033.00	\$1,655	N/A
<b>Town of Dickinson</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	3	\$0.00	\$50	20%/30%/50%
Current Insurer:	Excellus Blue Cross/Blue Shield	Family Active	8	\$0.00	\$150	20%/30%/50%
Annual budget for coverage:	\$148,000	Individual Retired not Medicare Eligible	2	\$0.00	\$50	20%/30%/50%
Employee contribution:	5% Employees; 25% Retirees; 10% elected	Family Retired not Medicare Eligible	0	\$0.00		
Municipality's liability or exposure:		Individual Retired Medicare Eligible	0	\$0.00		
		Additional Plans	0	\$0.00		
			0	\$0.00		
<b>Town of Fenton</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:		Individual Active				
Current Insurer:		Family Active				
Annual budget for coverage:		Individual Retired not Medicare Eligible				
Employee contribution:		Family Retired not Medicare Eligible				
Municipality's liability or exposure:		Individual Retired Medicare Eligible				
		Additional Plans				

## Municipality Insurance Details

<b>Town of Kirkwood</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	3	\$3,629.33	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
Current Insurer:	Blue Cross/Blue Shield; Blue EPA Balance EPO II	Family Active	4	\$9,583.50	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
Annual budget for coverage:	\$199,800	Individual Retired not Medicare Eligible	3	\$3,629.33	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
Employee contribution:	10% Elected officials of monthly premium; Employees 5% of montly premium	Family Retired not Medicare Eligible	0	\$0.00	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
Municipality's liability or exposure:	None	Individual Retired Medicare Eligible	5	\$3,629.40	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
		Additional Plans 2-Per. Ret. Medicare Eligible	1	\$7,368.00	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
		2-Person Active	12	\$7,368.00	\$15/Visits; \$50/ Emergency, Ambulance or	\$10/\$25/\$40
<b>Town of Lisle</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:		Individual Active				
Current Insurer:		Family Active				
Annual budget for coverage:		Individual Retired not Medicare Eligible				
Employee contribution:		Family Retired not Medicare Eligible				
Municipality's liability or exposure:		Individual Retired Medicare Eligible				
		Additional Plans				
<b>Town of Maine</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	5	\$5,519.04	\$13,797.60	50%, 25%, 10%
Current Insurer:	Excellus Blue Cross/Blue Shield	Family Active	5	\$14,452.80	\$63,540.96	50%, 25%, 10%
Annual budget for coverage:		Individual Retired not Medicare Eligible	0	\$0.00		
Employee contribution:	Varies - Can be up to 50% of employee cost and 65% of spouse or family	Family Retired not Medicare Eligible	0	\$0.00		
Municipality's liability or exposure:	50% employee, 35% of spouse or family	Individual Retired Medicare Eligible	11	\$3,700.86	\$20,354.72	50%, 25%, 10%
		Additional Plans 2-person (husband/wife)	8	\$11,351.76	\$86,517.96	50%, 25%, 10%
			0	\$0.00		

## Municipality Insurance Details

<b>Town of Nanticoke</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:	Individual Active				
Current Insurer:	Family Active				
Annual budget for coverage:	Individual Retired not Medicare Eligible				
Employee contribution:	Family Retired not Medicare Eligible				
Municipality's liability or exposure:	Individual Retired Medicare Eligible				
	Additional Plans				
<b>Town of Sanford</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:	Individual Active				
Current Insurer:	Family Active				
Annual budget for coverage:	Individual Retired not Medicare Eligible				
Employee contribution:	Family Retired not Medicare Eligible				
Municipality's liability or exposure:	Individual Retired Medicare Eligible				
	Additional Plans				
<b>Town of Triangle</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:	Individual Active				
Current Insurer:	Family Active				
Annual budget for coverage:	Individual Retired not Medicare Eligible				
Employee contribution:	Family Retired not Medicare Eligible				
Municipality's liability or exposure:	Individual Retired Medicare Eligible				
	Additional Plans				

## Municipality Insurance Details

<b>Town of Union</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	34	\$5,635.00	\$254	\$5/\$10
Current Insurer:	Blue Cross/Blue Shield	Family Active	98	\$13,743.00	\$618	\$5/\$10
Annual budget for coverage:	\$2,118,000 (for 2006)	Individual Retired not Medicare Eligible	32	\$5,635.00	0	\$5/\$10
Employee contribution:	4.5% 2005-06; 6.0% 2007-08; 7.5% 2009-10	Family Retired not Medicare Eligible	12	\$13,743.00	0	\$5/\$10
Municipality's liability or exposure:	95.5%	Individual Retired Medicare Eligible	58	\$5,635.00	0	\$5/\$10
		Additional Plans	0	\$0.00		
			0	\$0.00		
<b>Town of Vestal</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	24	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Current Insurer:	Excellus Blue Cross/Blue Shield	Family Active	103	\$11,181.24	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Annual budget for coverage:	2005 \$1,829,000; 2006 est \$2,122,000	Individual Retired not Medicare Eligible	12	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Employee contribution:	10% up to 2% of salary-only for employees hired after 1/2/03 (varies slightly by Union)	Family Retired not Medicare Eligible	21	\$11,181.24	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Municipality's liability or exposure:	\$2,090,319 (Carried over to following year); \$50,000 stop loss; Lifetime max. \$2,000,000 per person	Individual Retired Medicare Eligible	53	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
		Additional Plans COBRA single	1	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
			0	\$0.00		
<b>Town of Windsor</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:		Individual Active				
Current Insurer:		Family Active				
Annual budget for coverage:		Individual Retired not Medicare Eligible				
Employee contribution:		Family Retired not Medicare Eligible				
Municipality's liability or exposure:		Individual Retired Medicare Eligible				
		Additional Plans				

## Municipality Insurance Details

<b>Village of Deposit</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:		Individual Active				
Current Insurer:		Family Active				
Annual budget for coverage:		Individual Retired not Medicare Eligible				
Employee contribution:		Family Retired not Medicare Eligible				
Municipality's liability or exposure:		Individual Retired Medicare Eligible				
		Additional Plans				
<b>Village of Endicott</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	32	\$5,417.20	Varies	\$5/\$10
Current Insurer: Excellus Blue Cross Blue Shield of Central NY		Family Active	103	\$13,708.20	Varies	\$5/\$10
Annual budget for coverage: \$3,420,571		Individual Retired not Medicare Eligible	21	\$5,417.20	Varies	\$5/\$10
Employee contribution: 11%		Family Retired not Medicare Eligible	57	\$13,708.20	Varies	\$5/\$10
Municipality's liability or exposure: Claims + administrative fees. Cost per month \$160,000 to \$200,000; 2006 projection - \$3,000,000 and		Individual Retired Medicare Eligible	218	\$4,743.00	Varies	\$5/\$10
		Additional Plans	0	\$0.00		
			0	\$0.00		
<b>Village of Johnson City</b>			# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	32	\$5,100.00	Avg. \$1,000	\$2-\$10
Current Insurer: Blue Cross/Blue Shield of Central NY		Family Active	107	\$12,396.00	Avg. \$1,000	\$2-\$10
Annual budget for coverage: \$2,794,791		Individual Retired not Medicare Eligible	25	\$5,100.00	0	\$2-\$5
Employee contribution: Firefighter (44 members) - 0% towards premium All others - hired pre-1996, 7.5%		Family Retired not Medicare Eligible	28	\$12,396.00	0	\$2-\$5
Municipality's liability or exposure: None - fully insured		Individual Retired Medicare Eligible	38	\$5,100.00	0	\$2-\$5
		Additional Plans	0	\$0.00		
			0	\$0.00		

## Municipality Insurance Details

<b>Village of Lisle</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: No		Individual Active	0	\$0.00	
Current Insurer:	Village of Lisle does not have employees or insurance coverage	Family Active	0	\$0.00	
Annual budget for coverage:	N/A	Individual Retired not Medicare Eligible	0	\$0.00	
Employee contribution:		Family Retired not Medicare Eligible	0	\$0.00	
Municipality's liability or exposure:		Individual Retired Medicare Eligible	0	\$0.00	
		Additional Plans	0	\$0.00	
			0	\$0.00	
<b>Village of Port Dickinson</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active			
Current Insurer:	No	Family Active			
Annual budget for coverage:	0	Individual Retired not Medicare Eligible			
Employee contribution:	N/A	Family Retired not Medicare Eligible			
Municipality's liability or exposure:	N/A	Individual Retired Medicare Eligible			
		Additional Plans			
<b>Village of Whitney Point</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?:		Individual Active			
Current Insurer:		Family Active			
Annual budget for coverage:		Individual Retired not Medicare Eligible			
Employee contribution:		Family Retired not Medicare Eligible			
Municipality's liability or exposure:		Individual Retired Medicare Eligible			
		Additional Plans			

## Municipality Insurance Details

<b>Village of Windsor</b>		# of plans	Annual Rate	Employee Co-pay per year	Employee Co-pay per prescription
Interested in investigating shared insurance?: Yes		Individual Active	2	\$5,359.56	
Current Insurer:	Blue Cross/Blue Shield	Family Active	2	\$5,095.08	
Annual budget for coverage:	\$26,000	Individual Retired not Medicare Eligible	0	\$0.00	
Employee contribution:	0% employees; 25% employee spouse and family	Family Retired not Medicare Eligible	0	\$0.00	
Municipality's liability or exposure:	Village pays 25% of family	Individual Retired Medicare Eligible	2	\$0.00	
		Additional Plans	0	\$0.00	
			0	\$0.00	

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## Individual Active Plan Summary

<b>Municipality</b>	<b>Number of plans</b>	<b>Annual rate per person unless noted</b>	<b>Employee Co-Pay per Year</b>	<b>Employee Co-Pay per Prescription</b>
City of Binghamton	94	\$5,311.00	10%	20% up to \$600
City of Binghamton (Teamsters)	48	\$4,092.00	10%	N/A
Town of Barker	1	\$5,360.00	\$50 deductible	
Town of Binghamton				
Town of Chenango	11	\$6,210.27	\$100	\$5-\$15-\$30
Town of Colesville				
Town of Conklin	9	\$5,360.00	\$804	N/A
Town of Dickinson	3	\$0.00	\$50	20%/30%/50%
Town of Fenton				
Town of Kirkwood	3	\$3,629.33	\$15/Visits; \$50/ Emergency, Ambulance or Outpatient	\$10/\$25/\$40
Town of Lisle				
Town of Maine	5	\$5,519.04	\$13,797.60	50%, 25%, 10%
Town of Nanticoke				
Town of Sanford				
Town of Triangle				
Town of Union	34	\$5,635.00	\$254	\$5/\$10
Town of Vestal	24	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Town of Windsor				
Village of Deposit				
Village of Endicott	32	\$5,417.20	Varies	\$5/\$10
Village of Johnson City	32	\$5,100.00	Avg. \$1,000	\$2-\$10
Village of Lisle	0	\$0.00		
Village of Port Dickinson				
Village of Whitney Point				
Village of Windsor	2	\$5,359.56		
<b>Total Number of Plans:</b>	<b>298</b>			

## Family Active Plan Summary

Municipality	Number of plans	Annual rate per person unless noted	Employee Co-Pay per Year	Employee Co-Pay per Prescription
City of Binghamton	244	\$12,920.00	10%	20% up to \$600
City of Binghamton (Teamsters)	79	\$11,398.00	10%	N/A
Town of Barker	2	\$12,509.00	\$100 deductible	
Town of Binghamton				
Town of Chenango	20	\$15,903.20	\$100	\$5-\$15-\$30
Town of Colesville				
Town of Conklin	5	\$14,012.00	\$2,102	N/A
Town of Dickinson	8	\$0.00	\$150	20%/30%/50%
Town of Fenton				
Town of Kirkwood	4	\$9,583.50	\$15/Visits; \$50/ Emergency, Ambulance or Outpatient	\$10/\$25/\$40
Town of Lisle				
Town of Maine	5	\$14,452.80	\$63,540.96	50%, 25%, 10%
Town of Nanticoke				
Town of Sanford				
Town of Triangle				
Town of Union	98	\$13,743.00	\$618	\$5/\$10
Town of Vestal	103	\$11,181.24	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Town of Windsor				
Village of Deposit				
Village of Endicott	103	\$13,708.20	Varies	\$5/\$10
Village of Johnson City	107	\$12,396.00	Avg. \$1,000	\$2-\$10
Village of Lisle	0	\$0.00		
Village of Port Dickinson				
Village of Whitney Point				
Village of Windsor	2	\$5,095.08		
<b>Total Number of Plans:</b>	<b>780</b>			

## Individual Retired Not Medicare Eligible Plan Summary

Municipality	Number of plans	Annual rate per person unless noted	Employee Co-Pay per Year	Employee Co-Pay per Prescription
City of Binghamton	134	\$5,171.00	25%	20% up to \$600; No dental, vision
City of Binghamton (Teamsters)	15	\$5,961.00	25%	N/A
Town of Barker	0	\$0.00		
Town of Binghamton				
Town of Chenango	2	\$6,210.00	\$100	\$5-\$15-\$30
Town of Colesville				
Town of Conklin	3	\$5,360.00	\$804	N/A
Town of Dickinson	2	\$0.00	\$50	20%/30%/50%
Town of Fenton				
Town of Kirkwood	3	\$3,629.33	\$15/Visits; \$50/ Emergency, Ambulance or Outpatient	\$10/\$25/\$40
Town of Lisle				
Town of Maine	0	\$0.00		
Town of Nanticoke				
Town of Sanford				
Town of Triangle				
Town of Union	32	\$5,635.00	0	\$5/\$10
Town of Vestal	12	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Town of Windsor				
Village of Deposit				
Village of Endicott	21	\$5,417.20	Varies	\$5/\$10
Village of Johnson City	25	\$5,100.00	0	\$2-\$5
Village of Lisle	0	\$0.00		
Village of Port Dickinson				
Village of Whitney Point				
Village of Windsor	0	\$0.00		
<b>Total Number of Plans:</b>	<b>249</b>			

## Family/2-Person Retired Not Medicare Eligible Plan Summary

Municipality	Number of plans	Annual rate per person unless noted	Employee Co-Pay per Year	Employee Co-Pay per Prescription
City of Binghamton	165	\$12,484.00	25%	20% up to \$600; No dental, vision
City of Binghamton (Teamsters)	1	\$17,694.00	25%	N/A
Town of Barker	0	\$0.00		
Town of Binghamton				
Town of Chenango	1	\$15,903.00	\$100	\$5-\$15-\$30
Town of Colesville				
Town of Conklin	4	\$11,033.00	\$1,655	N/A
Town of Dickinson	0	\$0.00		
Town of Fenton				
Town of Kirkwood	0	\$0.00	\$15/Visits; \$50/ Emergency, Ambulance or Outpatient	\$10/\$25/\$40
Town of Lisle				
Town of Maine	0	\$0.00		
Town of Nanticoke				
Town of Sanford				
Town of Triangle				
Town of Union	12	\$13,743.00	0	\$5/\$10
Town of Vestal	21	\$11,181.24	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Town of Windsor				
Village of Deposit				
Village of Endicott	57	\$13,708.20	Varies	\$5/\$10
Village of Johnson City	28	\$12,396.00	0	\$2-\$5
Village of Lisle	0	\$0.00		
Village of Port Dickinson				
Village of Whitney Point				
Village of Windsor	0	\$0.00		
<b>Total Number of Plans:</b>	<b>289</b>			

## Individual Retired Medicare Eligible Plan Summary

Municipality	Number of plans	Annual rate per person unless noted	Employee Co-Pay per Year	Employee Co-Pay per Prescription
City of Binghamton	0	\$0.00		
City of Binghamton (Teamsters)	83	\$4,679.00	25%	N/A
Town of Barker	0	\$0.00		
Town of Binghamton				
Town of Chenango	10	\$6,210.20	\$100	\$5-\$15-\$30
Town of Colesville				
Town of Conklin	3	\$5,360.00	\$804	N/A
Town of Dickinson	0	\$0.00		
Town of Fenton				
Town of Kirkwood	5	\$3,629.40	\$15/Visits; \$50/ Emergency, Ambulance or Outpatient	\$10/\$25/\$40
Town of Lisle				
Town of Maine	11	\$3,700.86	\$20,354.72	50%, 25%, 10%
Town of Nanticoke				
Town of Sanford				
Town of Triangle				
Town of Union	58	\$5,635.00	0	\$5/\$10
Town of Vestal	53	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
Town of Windsor				
Village of Deposit				
Village of Endicott	218	\$4,743.00	Varies	\$5/\$10
Village of Johnson City	38	\$5,100.00	0	\$2-\$5
Village of Lisle	0	\$0.00		
Village of Port Dickinson				
Village of Whitney Point				
Village of Windsor	2	\$0.00		
<b>Total Number of Plans:</b>	<b>481</b>			

## Additional Plans Summary

Municipality	Number of plans	Annual rate per person unless noted	Employee Co-Pay per Year	Employee Co-Pay per Prescription
City of Binghamton	0	\$0.00		
	0	\$0.00		
City of Binghamton (Teamsters)				
2-Person Active	49	\$8,471.00	10%	N/A
2-Per. Ret. Not Medicare Eligible	7	\$12,112.08	25%	N/A
Town of Barker	0	\$0.00		
	0	\$0.00		
Town of Binghamton				
Town of Chenango	0	\$0.00		
	0	\$0.00		
Town of Colesville				
Town of Conklin				
2- Person Active	9	\$11,033.00	\$1,655	N/A
2 Per. Ret. Medicare Eligible	4	\$11,033.00	\$1,655	N/A
Town of Dickinson	0	\$0.00		
	0	\$0.00		
Town of Fenton				
Town of Kirkwood				
2-Per. Ret. Medicare Eligible	1	\$7,368.00	\$15/Visits; \$50/ Emergency, Ambulance or Outpatient	\$10/\$25/\$40
2-Person Active	12	\$7,368.00	\$15/Visits; \$50/ Emergency,	\$10/\$25/\$40
Town of Lisle				
Town of Maine				
2-person (husband/wife)	8	\$11,351.76	\$86,517.96	50%, 25%, 10%
	0	\$0.00		

<b>Municipality</b>	<b>Number of plans</b>	<b>Annual rate per person unless noted</b>	<b>Employee Co-Pay per Year</b>	<b>Employee Co-Pay per Prescription</b>
Town of Nanticoke				
Town of Sanford				
Town of Triangle				
Town of Union	0	\$0.00		
	0	\$0.00		
Town of Vestal COBRA single	1	\$4,472.52	Out Network \$200 ded. +\$400; In Network \$10	\$5/\$15/\$30
	0	\$0.00		
Town of Windsor				
Village of Deposit				
Village of Endicott	0	\$0.00		
	0	\$0.00		
Village of Johnson City	0	\$0.00		
	0	\$0.00		
Village of Lisle	0	\$0.00		
	0	\$0.00		
Village of Port Dickinson				
Village of Whitney Point				
Village of Windsor	0	\$0.00		
	0	\$0.00		